

IN THE CLAIMS

1. (canceled)
2. (canceled)
3. (currently amended) The method of ~~claim 1~~ claim 12, wherein the digital representation of information corresponding to information stored on a physical card ~~virtual card~~ comprises an authorization code.
4. (currently amended) The method of ~~claim 1~~ claim 12, wherein the digital representation of information corresponding to information stored on a physical card ~~virtual card~~ comprises an image of a card.
5. (currently amended) The method of ~~claim 1~~ claim 12, wherein the digital representation of information corresponding to information stored on a physical card comprises value information ~~comprises~~ , said value information comprising a quantity of minutes corresponding to a pre-paid telephone account.
6. (currently amended) The method of ~~claim 1~~ claim 13, wherein the payment information comprises cash payment information.
7. (currently amended) The method of claim 6, wherein the cash payment information includes an identification of a person providing a cash payment.

8. (currently amended) The method of ~~claim 4~~ claim 13, wherein the payment information comprises credit payment information.

9. (canceled).

10. (canceled).

11. (canceled).

12. (currently amended) A method of distributing virtual pre-paid cards comprising:

a) creating a plurality of virtual pre-paid ~~card~~ cards, each virtual pre-paid card comprising a digital representation of information corresponding to information stored on a physical card;

b) downloading ~~the~~ batches of virtual pre-paid ~~card~~ cards to a retailer electronic transaction device,

c) transferring one of the plurality of virtual pre-paid ~~card~~ cards from the retailer electronic transaction device to a MO Subscriber Handset 402.

13. (original) The method of claim 12, further comprising the step of transferring payment information from the MO subscriber handset to the retailer electronic transaction device.

14. (currently amended) The method of claim 12, wherein the step of creating ~~[[a]]~~ the plurality of virtual card ~~card~~ cards is performed by an electronic transaction device service center.

15. (original) The method of claim 14, further comprising the steps of:

- a) transferring payment information and subscriber information from the MO subscriber handset to the retailer electronic transaction device; and
- b) transferring the payment information and subscriber information from the retailer electronic transaction device to the electronic transaction device service center.

16. (original) The method of claim 14, wherein the step of downloading the virtual card to a retailer electronic transaction device occurs via a MO switch.

17. (canceled)

18. (canceled).

19 (new) The method of ~~claim 18~~ claim 12, wherein the virtual card further comprises logo and branding information.